

Financial Storm, Economic Rainbow:

How Recovery Will Come to the United States and Fasteners

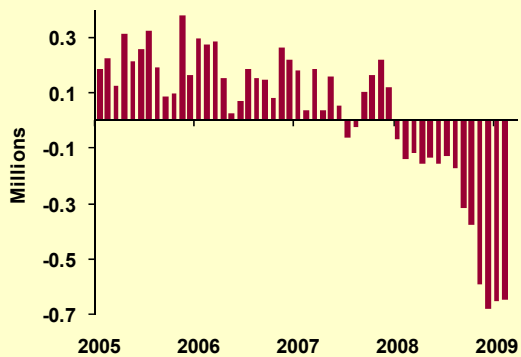
**Dr. Bill Conerly
for**

**Western Association of Fastener Distributors
April 4, 2009**

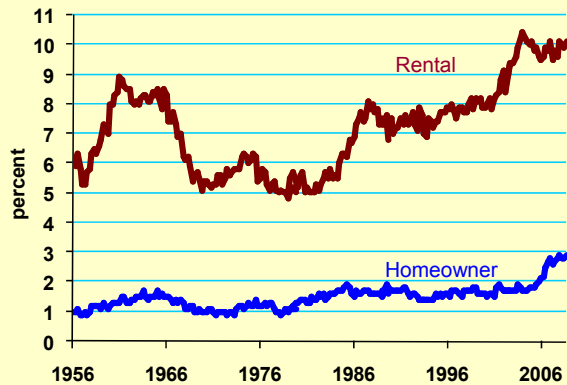
**CONERLY CONSULTING LLC
4500 KRUSE WAY, SUITE 350
LAKE OSWEGO, OR 97035**

**BILL@CONERLYCONSULTING.COM
503-675-3138
WWW.CONERLYCONSULTING.COM**

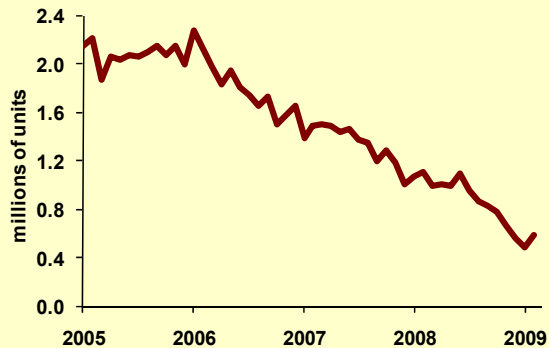
Net New Jobs



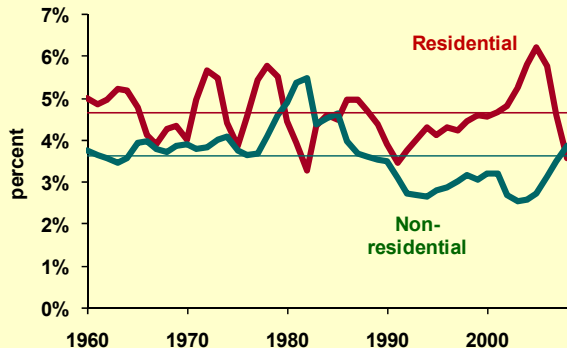
Vacancy Rates



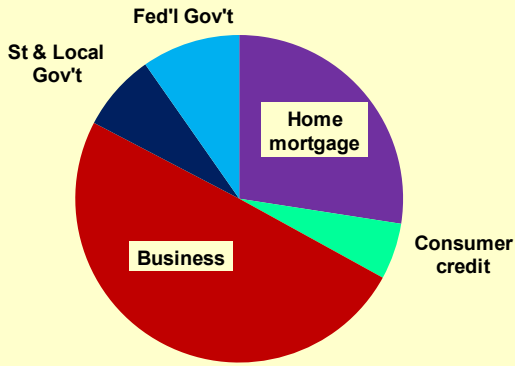
Housing Starts



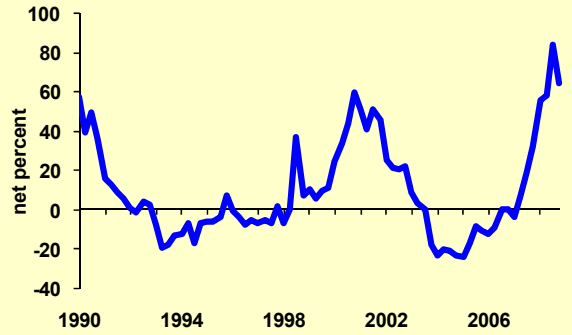
Construction Share of GDP



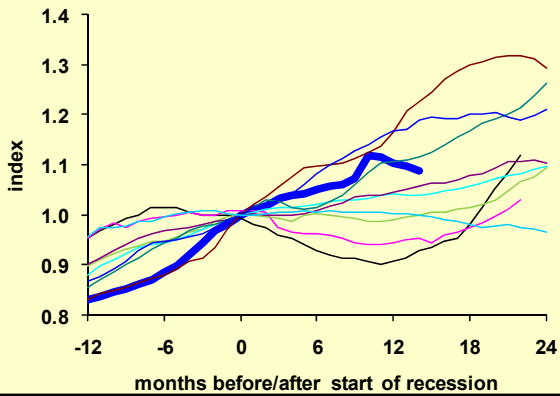
Borrowing in the U.S., 2007



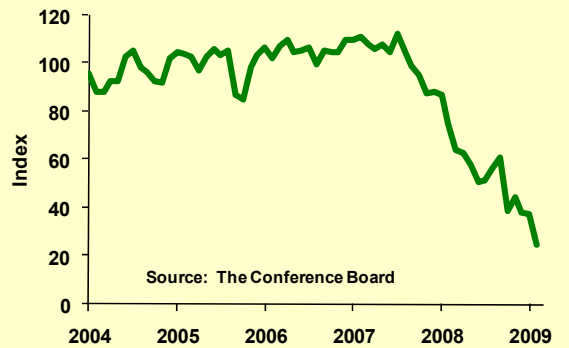
Banks Tightening Credit for Commercial & Industrial Loans



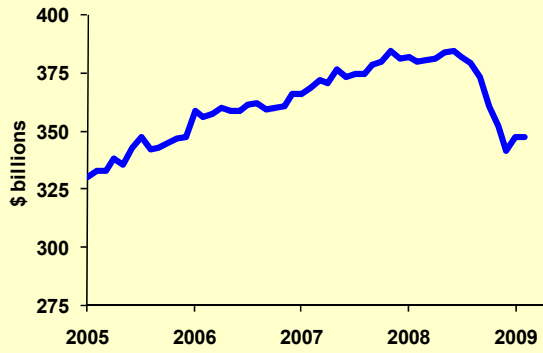
Business Loans (indexed to peak of expansion)



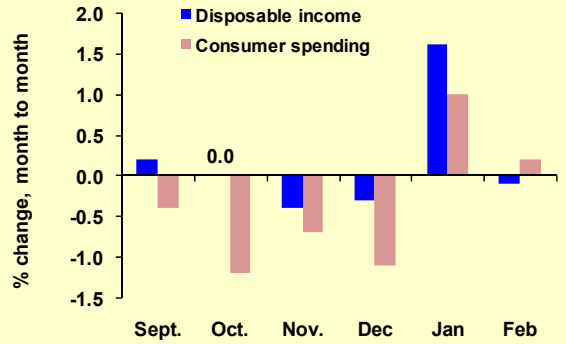
Consumer Confidence



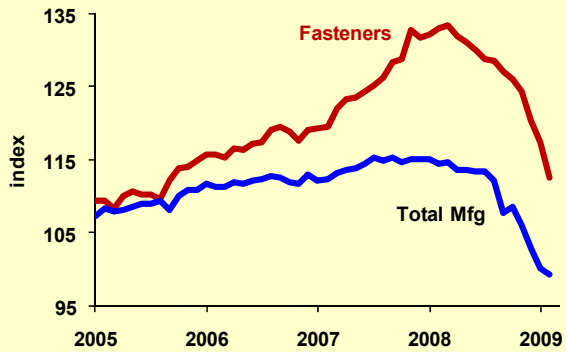
Retail Sales



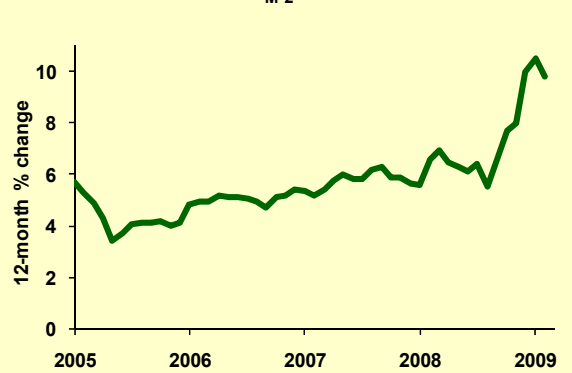
Income, Spending % Chg.

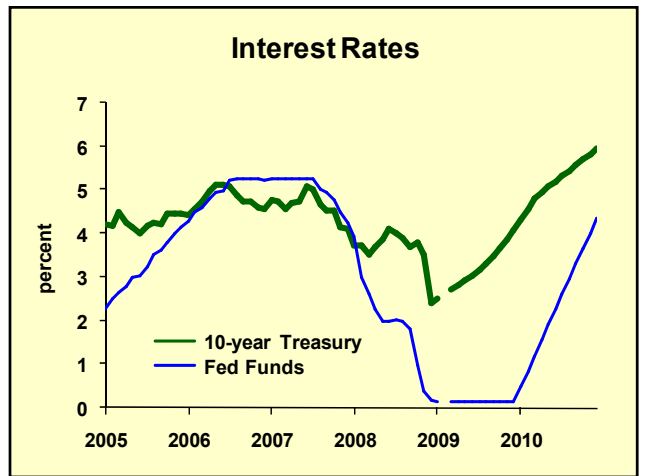
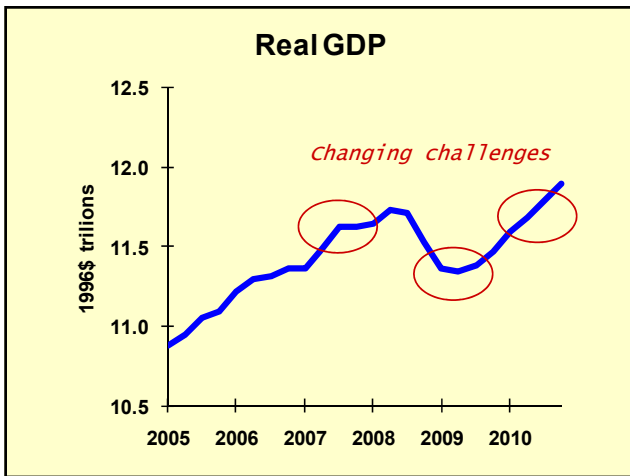
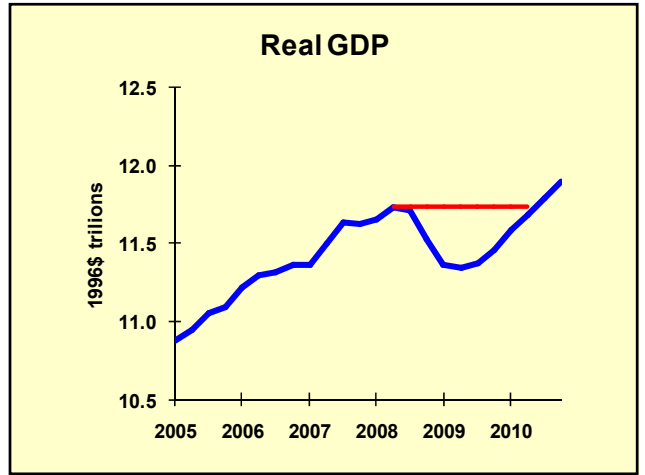
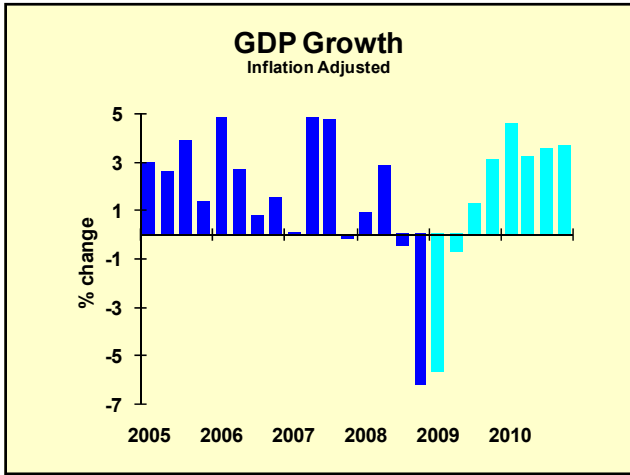


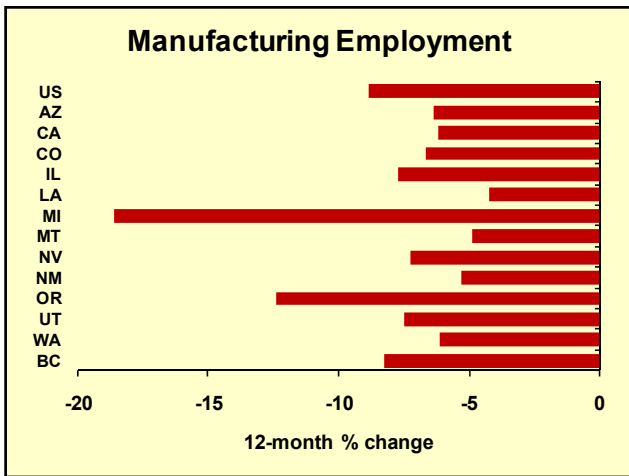
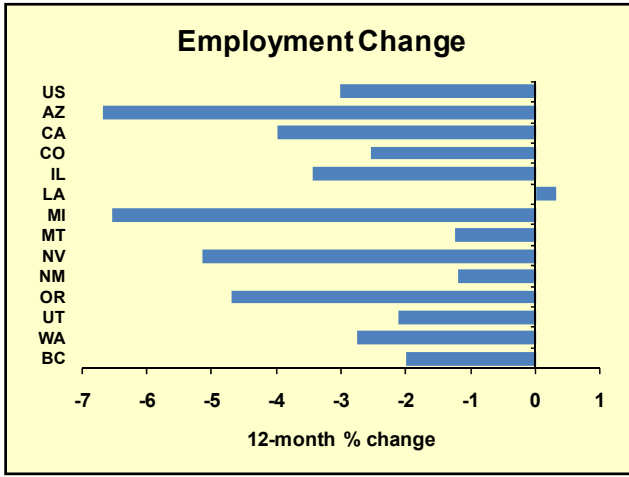
Fastener Production



Money Supply Growth







Resources

Questions: If you have a question that there was not time for, shoot Bill an email: Bill@ConerlyConsulting.com

Data: Data used in these charts were obtained from government and private agencies. Links to the sources are at www.ConerlyConsulting.com/links.php

Newsletter: The Businomics® Newsletter contains charts with Bill Conerly's comments on the latest data. It arrives monthly via email. To view a sample or sign up for a free subscription, go to www.conerlyconsulting.com/economy.php

Blog: Daily (almost) comments on the economy, investments and business strategy are posted on Bill Conerly's blog, <http://Businomics.typepad.com>.

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Book: *Businomics: From the Headlines to Your Bottom Line--How to Profit in Any Economic Cycle* connects the dots between economics and business decisions. Available for purchase from Amazon, your local bookstore, or www.Businomics.com.

Speeches: Bill Conerly speaks regularly to audiences large and small, combining his sense of humor and common-sense explanations with insights into the current economic news, always connecting the dots between the economy and business decisions. For more information, contact Bill at 503-675-3138 or Bill@ConerlyConsulting.com.

Small Business Financial Crisis: This newly published e-book explains what small business owners need to do NOW to have credit in 2009. Details at www.SmallBusinessFinancialCrisis.com.